

**Claims**

1           1.     A method of administering payment for obligations of a  
2     customer, the method comprising the steps of:

3                 creating a customer account in a central database which is  
4     supervised by an administrator;

5                 directing a financial institution to make payment for a customer's  
6     obligation, providing an electronic link between the administrator and  
7     the customer; and

8                 notifying the customer electronically of change in the account  
9     status.

1           2.     The method of claim 1, wherein the notification is made in  
2     real-time.

1           3.     The method of claim 1, wherein the method further  
2     comprises creating a customer interface accessible by a customer  
3     terminal for accessing the customer account.

1           4.     The method of claim 3, further comprising the step of:  
2                 determining the frequency of notification of change of status of a  
3     customer account with the customer terminal through the customer  
4     interface.

1           6.     The system of claim 5 further comprising a means for  
2     delivering an electronic notice directly to a customer in response to a  
3     change in account status.

1           7.     A method of administrating payments for transactions  
2     made by a customer from a merchant over the Internet, the method  
3     comprising:

4           creating a central database having a customer account;  
5           entering customer selected purchase parameters in the central  
6     database;  
7           approving the transaction when the transaction falls within the  
8     purchase parameters.

1           8.     The method of administering payments of Claim 7, further  
2     comprising the step of collecting payment from a primary customer  
3     account for the transaction.

1           9.     The method of claim 7, further comprising the step of  
2     notifying the customer electronically in real-time when a transaction is  
3     made.

1           10.    The method of claim 7 further comprising, entering  
2     payment parameters into the customer account and directing payment  
3     for the transaction in accordance with the payment parameters.



1           16. The method of claim 13, further comprising the step of  
2     collecting payment for the transaction from a secondary customer  
3     account when the primary account is unavailable to make payment.

1           17. The method of claim 16, further comprising the step of  
2     notifying the customer electronically when there is a change in the  
3     customer account.

1           18. A method for administering payments for financial  
2     obligations;  
3         creating a central database having a customer account;  
4         entering a primary financial account and a secondary financial  
5     account in the database;  
6         directing payment for a customer obligation from the primary  
7     account;  
8         directing payment for the customer obligation from the secondary  
9     account when payment cannot be made from the primary account.

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TIC-10402/08